



PATENT APPLICATION NO.: 10/667,353  
ATTORNEY DOCKET: 47004.000252

IFC

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/667,353 Confirmation No.: 3390  
Applicant : Michael CLEARY, et al.  
Filed : September 23, 2003  
Title : METHOD AND SYSTEM FOR DISTRIBUTION OF  
UNACTIVATED BANK ACCOUNT CARDS  
TC/Art Unit : 3624  
Examiner: : Hani M. Kazimi  
  
Docket No. : 47004.000252  
Customer No. : 21967



**MAIL STOP AMENDMENT**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other parts of the cited references. Any such markings were either present on the copies of the cited

references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

As this application was filed after June 30, 2003, copies of U.S. patents and/or U.S. patent application publications for national stage applications under 35 U.S.C. 371 cited on the attached Form PTO-SB/08A (modified), are not being provided as specified in 1276 O.G. 55 (5 August 2003).

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

In accordance with 37 C.F.R. § 1.97(b), this Information Disclosure Statement is believed to be submitted prior to issuance of a first Office Action. Therefore, it is respectfully submitted that no fee is required for consideration of this information. However, in the event any fee is deemed necessary, the Commissioner is authorized to charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: July 14, 2006

By: \_\_\_\_\_



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Substitute for form 1449A/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

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10/667,353

Filing Date

September 23, 2003

First Named Inventor

Michael Cleary, et al.

Art Unit

3624

Examiner Name

Hani M. Kazimi

Attorney Docket Number

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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
1.	US	005984180	11-16-1999	Albrecht	
2.	US	006366220	04-02-2002	Elliott, Brig	
3.	US	006687222	08-14-2003	Mittal et al.	
4.	US	2001/0011243	08-02-2001	Dembo et al.	
5.	US	2001/0027441	10-04-2001	Wankmueller	
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7.	US	2001/0037315	11-01-2001	Saliba et al.,	
8.	US	2001/0044293	11-22-2001	Morgan	
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10.	US	2001/0054003	12-20-2001	Chien et al.	
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26.	US	2002/0165820	11-07-2002	Anvekar et al.	
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32.	US	2003/0046249	03-06-2003	Wu	
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34.	US	2003/0101119	05-29-2003	Persons et al.	
35.	US	2003/0105672	06-05-2003	Epstein et al.	
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37.	US	2003/0140004	07-24-2003	O'Leary et al.	
38.	US	2003/0144935	07-31-2003	Sobek	
39.	US	2003/0163403	08-28-2003	Chen et al.	
40.	US	2003/0172040	09-11-2003	Kemper et al.	
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45.	US	20030033246	02-13-2003	Slater	
46.	US	20030154125	08-14-2003	Mittal et al.	
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	49.	US 2004/0024672	02-05-2004	Brake Jr. et al.	
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	51.	US 2004/0039588	02-26-2004	Libman	
	52.	US 2004/0098351	05-20-2004	Duke	
	53.	US 2004/0243498	12-02-2004	Duke	
	54.	US 2005/0027649	02-05-2005	Cech	
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	61.	US 3946206	03-23-1976	Darjany	
	62.	US 4047033	09-06-1977	Malmberg et al.	
	63.	US 4465206	08-14-1984	Sorel et al.	
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	65.	US 4582985	04-15-1986	Lofberg	
	66.	US 4614861	09-30-1986	Pavlov et al.	
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	74.	US 4766293	08-23-1988	Boston	
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	76.	US 4789928	12-06-1988	Fujisaki	
	77.	US 4822985	04-18-1989	Boggan et al.	
	78.	US 4831242	05-16-1989	Englehardt	
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	80.	US 4868376	09-19-1989	Lessin et al.	
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	84.	US 4906826	03-06-1990	Spencer	
	85.	US 4908521	03-13-1990	Boggan et al.	
	86.	US 4923288	05-08-1990	Allen et al.	
	87.	US 4928001	05-22-1990	Masada	
	88.	US 4941090	07-10-1990	McCarthy	
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	90.	US 4953085	08-28-1990	Atkins	
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	95.	US 4978401	12-18-1990	Bonomi	
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	99.	US 5055662	10-08-1991	Hasewaga	
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	118.	US 5326959	07-05-1994	Perazza	
	119.	US 5326960	07-05-1994	Tannenbaum	
	120.	US 5328809	07-12-1994	Holmes et al.	

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146.	US 5512654	04-30-1996	Holmes et al.		
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161.	US 5604542	02-18-1997	Dedrick		
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171.	US	5644727	07-01-1997	Atkins	
172.	US	5649114	04-15-1997	Deaton et al.	
173.	US	5649117	07-15-1997	Landry	
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182.	US	5675662	10-07-1997	Deaton et al.	
183.	US	5677955	10-14-1997	Doggett et al.	
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188.	US	5692132	11-25-1997	Hogan	
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190.	US	5699528	12-16-1997	Hogan	
191.	US	5703344	12-30-1997	Bezy et al.	
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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Filing Date</b>	<b>September 23, 2003</b>
		<b>First Named Inventor</b>	<b>Michael Cleary, et al.</b>
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<b>FOREIGN PATENT DOCUMENTS</b>						
*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION
		Country Code Number- Kind Code (if known)				YES/NO
433.	CA	2293321	6/12/1998	Picciallo		
434.	EP	959440	11/24/1999	Kawan et al.		
435.	GB	2275654A	9/7/1994	Pollock, et al.		
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445.		5500 - FDIC General Counsel's Opinion No. 8 - Stored Value Cards, 61 Fed. Reg. 40490, <a href="http://www.fdic.gov/regulations/laws/rules/5500-500.html">http://www.fdic.gov/regulations/laws/rules/5500-500.html</a> , 08/02/1996	
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			YES/NO
	491.	Hoovers, General Mills, Inc. Corporate Profile relied upon to show the history of the company, <a href="http://cobrands.hoovers.com/global/cobrands/proquest/history.xhtml?COID=10639">http://cobrands.hoovers.com/global/cobrands/proquest/history.xhtml?COID=10639</a> , 07/12/2005, 2 pages	
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EXAMINER SIGNATURE	DATE CONSIDERED
<p>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	